

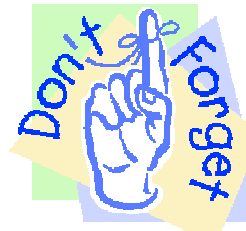


Dorchester Insurance Brokers Ltd.

"Big enough to serve you, small enough to care"

DIB NEWSLETTER March 2011

We hope everyone is having a good 2011. Spring is just around the corner! As always, we welcome your feedback regarding this newsletter and its content. Feel free to provide your comments by sending an e-mail to info@dorchesterinsurance.ca.



Reminder

When you visit our office, please remember to park on the side of the road on Hamilton Road (when the snow is cleared!) or at the side of the building on Ann St. Please do not park in Dr. Kiddie's parking lot as those spots are reserved for their patients. Also, you can enter our office through the front door which faces Hamilton Road. Thank you!

Do you 'Like' us?

Please visit 'Dorchester Insurance Brokers Ltd' on Facebook and click on 'Like'. For every new 'like', we will donate \$2 to the Dorchester Food Bank. Please help us support this worthy local cause!

Just click on the link below:



WATER DAMAGE PREVENTION TIPS

Water damage is serious business. It just takes one inch of water to destroy sentimental or irreplaceable items or create structural damage that can depreciate the value of your home. The resulting bacteria and mould can affect air quality in your home and create potential health risks. The following tips can help protect your home, personal belongings and health by helping to prevent water damage before it happens.

Things You Can Do Inside Your Home:

1. Property Check: arrange to have someone do this daily if you are going to be away from home.
2. Inspect pipes and hot water tanks: arrange to do this on a regular basis to check for leaks and replace them at the first sign of rust or corrosion. Beware of signs that indicate your pipes or plumbing may be leaking, look for condensation around pipes and watch for stains on walls or ceilings or a musty smell. Have a licensed plumber inspect the home and a tank provider check the hot water tank (if rented).
3. Insulate pipes that are next to the exterior walls to prevent them from freezing.
4. Never leave running taps unattended: replace cracked or aging fixtures like sinks, tubs and toilets before they become a problem.
5. Keep appliances in good condition and replace when showing signs of age. Avoid running appliances when no one is home. Inspect hoses every 6 months and replace any kinks. Replace plastic connection lines on appliances with braided steel hoses.
6. Install backwater valves or plugs for drains, toilets and other sewer connections. The valve will automatically close if sewage backs up from the main sewer, preventing water from entering your home. A backwater valve should be installed by a professional.
7. Consider investing in a sump pump: it collects water from the weeping tiles around your basement and pushes the water outside the house through a discharge pipe. Make sure the discharge pipe extends at least 6 feet (1.8 metres) away from your

house and that the sump pump has a reliable backup source (battery or generator) in the event of a power outage. Don't forget to replace the batteries every 2-3 years.

Did you know . . . ?

We provide insurance coverage for the following:

- Boats
- Motorcycles
- RV's
- ATV's
- Cottages

Just give us a call at 519-268-3535 for a free quote!

How to prevent identity theft

Identity theft is rampant. Here's how to protect yourself

You are at a restaurant and the bill arrives. You put your credit card on the tray along with the bill, and your server picks up the tray and says he will be right back. A few moments later, your card is returned. You sign your bill and put away your card.

This is a normal experience for most people. However, in those few moments when it was out of your sight, your card could have been swept through a reader that scans all the personal information on it. That's all identity thieves need to start the ball rolling. They can have the mailing address for your credit card statement and PINs changed within moments. Then they can access your credit report file, driver's licence information and all other personal information about you. This can happen to you: it has happened to millions of people.

Five signs that your identity may have been stolen

1. Bills and statements do not arrive when they are supposed to.
2. Financial account statements show withdrawals or transfers you did not make.
3. A lender calls to say you have been approved or denied credit for which you have not applied.

4. You do not get your annual insurance renewal forms or income tax forms.
5. You do not receive your quarterly property tax bill.

Steps to follow

- Act quickly and effectively. As you go through the necessary steps, remember that all communication should be in writing. Even if you call because of the urgency to notify parties, such as the credit bureaus and the bank, follow up in writing to confirm your conversations.
- Contact the police immediately. Always ask for a copy of the police report and keep it in your files. This will establish a useful paper trail that will be vital to defending yourself successfully in any court action. Keep the phone number of your investigator handy and give it to your creditors and others who require verification.
- Keep a written record. A written record of transactions, dates and conversations may be crucial later in proving you did what you say you did and when you say you did it. If a credit card company takes you to court for a bill that the identity thief incurred, it might take your written record to prove that you should not have to pay.
- Notify the major credit bureaus: Equifax Canada and TransUnion Canada. When you believe you are a victim of identity theft, either bureau that you notify has an obligation to notify the other. However, notify both of the credit bureaus yourself. Do it by telephone followed up by a written notice by certified mail.
- Confirm that the fraud warning is on your credit report. Ask each credit bureau in writing to provide you with a copy of your credit report so you can see for yourself that the fraud notice is in place. It will stay on your credit report for five years. The fraud warning requires creditors to confirm your identity before extending credit.
- Keep a copy of all documents. Save all letters and copies of your credit report. It is vital evidence in any court action. Ask each of the credit bureaus for the contact information for each credit grantor that has opened accounts for your stolen identity, as well as the contact information for each credit bureau member that made credit inquiries.
- Remove unauthorized inquiries. Find out how many credit inquiries have been generated due to the fraudulent access. Ask the credit bureaus in writing that these inquiries be removed. Confirm by looking at your credit report yourself.
- Monitor new inquiries. For at least a year, order a copy of your credit report every month to monitor any new inquiries.

Be prepared

- In addition to names, addresses and phone numbers, thieves look for documents containing

social insurance numbers, driver's licence numbers, credit card and banking information, bank cards, calling cards, birth certificates and passports.

- At home, store your birth certificate in a safe place along with other valuable documents, including your passport; shred documents after they expire.
- Review your monthly statements. Review the balances on your statements from banks, credit cards and companies regularly and report any discrepancies right away. If your bills do not arrive, or you applied for a new credit card that has not arrived, call the credit grantor immediately.

Take care while away

- If you are going to be away from home, ask a trusted neighbour to pick up your mail, or go to your local post office (with identification) and ask for their hold-mail service.
- Keep a close eye on your credit cards. Always check to see that the credit card you get back after it is used is your own.

Protect yourself

- Be wary of giving out any personal information over the telephone unless you have placed the call yourself or know the business. Never tell anyone the password you use at the automated teller machine (ATM), and be sure no one is watching when you use an ATM.
- Do not use e-mail to send personal information. Think about creating "disposable" e-mail addresses for online purchases, masking your address or using a unique e-mail address. After completing any sort of financial transaction online, make sure you sign out of the website and clear your Internet file/cache.

Safeguard credit card information

- Do not give a credit card number or other identification information to a company that does not provide their name, business address, telephone number and e-mail address.
- Display limited personal information on your cheques.
- Pay cash when you can.
- If your wallet or computer is stolen, cancel all cards and change all passwords.
- Keep a list of all account numbers and identification documents, and emergency contact info for each one.

(article written by Mike Morley for Canadian Living)



Recipe of the Month

Easy Slow Cooker French Dip

Ingredients

- 4 pounds rump roast
- 1 (10.5 ounce) can beef broth
- 1 (10.5 ounce) can condensed French onion soup
- 1 (12 fluid ounce) can or bottle beer
- 6 French rolls
- 2 tablespoons butter

Directions

1. Trim excess fat from the rump roast, and place in a slow cooker. Add the beef broth, onion soup and beer. Cook on Low setting for 7 hours.
2. Preheat oven to 350 degrees F (175 degrees C).
3. Split French rolls, and spread with butter. Bake 10 minutes, or until heated through.
4. Slice the meat on the diagonal, and place on the rolls. Serve the sauce for dipping.

Notes:

- We are proud to sponsor a family washroom at the newly expanded Dorchester Arena.

- If you know of anyone, including family, friends, and neighbours who could benefit from our services, we would appreciate a referral from you. The greatest compliment you can give us is to tell others about us!
- Please remember that we have moved to 4101 Hamilton Road. We are located directly across from Village Ford, on the corner of Ann St.

If you do not wish to receive this e-newsletter, please send an e-mail to info@dorchesterinsurance.ca.